

## 1st Record

Prepared by:  
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3d  
April

Return To:  
Morris & Associates  
2309 Oliver Road  
Monroe, Louisiana 71201  
Telephone: 318-330-9020

Grantor:  
Debra Wise  
8144 Oakbrook Drive  
Southhaven, MS 38671  
662-342-6050

Grantee:  
HSBC Mortgage Services, Inc.  
2929 Walden Avenue  
Depew, NY 14043  
716-651-6754

### INDEXING INSTRUCTIONS

Lot 74, Section "A", Brook Hollow S/D, Section 24, Township 1 South, Range 8 West, Plat Book  
7 at Page 8, DeSoto County, MS

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

### DEED IN LIEU OF FORECLOSURE

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, hereinafter recited, the undersigned, grantor Debra L Wise, do hereby grant, bargain, sell, convey and warrant unto grantee, HSBC Mortgage Services, Inc., the following described real property situated in DeSoto County, Mississippi, to-wit:

Lot 74, Section "A", Brook Hollow Subdivision, located in Section 24, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as shown by plat of record in Plat Book 7, Page 8, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to Elizabeth J. Allen as shown in Quit Claim Deed of record in Book 320, Page 527 dated June 24, 1997 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Also commonly known as: 8144 Oakbrook Drive, Southaven, Mississippi 38671 This conveyance is made subject to any and all zoning regulations, building restrictions, set back lines, if any, easements and rights for public utilities application to this property.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas and mineral leases, exceptions, reservations and conveyances.

The above warranty and this conveyance is made subject to any and all easements for public roads and public utilities as presently laid out, constructed or in use.

Grantor and Grantee expressly agree that nothing in this instrument is intended to work as a merger of Grantee's interest in said Property by virtue of said Mortgage and the fee interest therein. Grantee shall retain its status as mortgagee and said mortgage is not extinguished as a lien in rem only with regard to any junior lienholders, if any. If there are junior lienholders, said Deed in Lieu shall not restrict the right of the Grantee to

institute foreclosure proceedings against said junior lienholders if the Grantee desires, but the conveyance by said Deed shall be and is hereby intended and understood to be an absolute conveyance and an unconditional sale, with full extinguishment of grantor's rights, title and interest of every character in and to said Property.

Grantors declare that this conveyance is freely and fairly made, and that there are no agreements, oral or written, or other than this deed between grantors and grantee with respect to said property.

WITNESS MY SIGNATURE, this the 22<sup>nd</sup> day of June, 20 10.

Debra L. Wise  
Debra L Wise

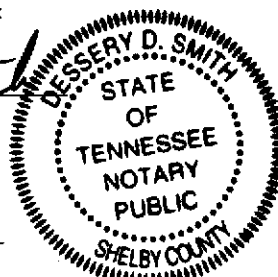
STATE OF Tennessee  
COUNTY OF Shelby

Personally appeared before me, the undersigned authority in and for said county and state, on this the 22 day of June, 20 10 within my jurisdiction, the within named grantor Debra L Wise, who acknowledged that she signed, executed and delivered the above and foregoing instrument of writing as her own act and deed.

Deborah D. Smith  
NOTARY PUBLIC

MY COMMISSION EXPIRES:

2/1/2012



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